UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida Gavin N. Stewart, Esq. Of Counsel to Bonial & Associates, P.C. 401 East Jackson Street, Suite 2340

Tampa, FL 33602

Tel: 813-371-1231/Fax: 813-371-1232 E-mail: gavin@stewartlegalgroup.com Attorney for NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for Citibank, N.A. not in its individual capacity but solely as Owner Trustee of New Residential Mortgage

Loan Trust 2019-RPL3

Chapter 13

Case No. 24-10306-CMG

Hearing Date: July 17, 2024

Judge Christine M. Gravelle

In re:

Theodore R. Thomas Michelle L. Thomas

Debtors.

STATEMENT AS TO WHY NO BRIEF IS NECESSARY

In accordance with D.N.J. LNBR 9013-1(a)(3), it is respectfully submitted that no brief is necessary in the Court's consideration of this Motion, as it does not involve complex issues of law.

Dated: June 13, 2024

Stewart Legal Group, P.L.

Attorney for NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for Citibank, N.A. not in its individual capacity but solely as Owner Trustee of New Residential Mortgage Loan Trust 2019-RPL3

By: /s/Gavin N. Stewart

Gavin N. Stewart, Esq.